

## CIVIL COVER SHEET

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

**I. (a) PLAINTIFFS**

MAZIE HORSEY and JAMES JOHNSON

**DEFENDANTS**

NCO FINANCIAL SYSTEMS, INC.

(b) County of Residence of First Listed Plaintiff \_\_\_\_\_

County of Residence of First Listed Defendant \_\_\_\_\_

(c) Attorney's (Firm Name, Address, Telephone Number and Email Address)

Craig Thor Kimmel, Esquire  
Kimmel & Silverman, P.C.  
30 E. Butler Pike  
Ambler, PA 19002  
(215) 540-8888

NOTE: IN LAND CONDEMNATION CASES, USE THE LOCATION OF THE LAND INVOLVED.

Attorneys (If Known)

**II. BASIS OF JURISDICTION** (Place an "X" in One Box Only)

- ☐ 1 U.S. Government Plaintiff
- ☒ 3 Federal Question (U.S. Government Not a Party)
- ☐ 2 U.S. Government Defendant
- ☐ 4 Diversity (Indicate Citizenship of Parties in Item III)

**III. CITIZENSHIP OF PRINCIPAL PARTIES** (Place an "X" in One Box for Plaintiff and One Box for Defendant)

- |   | PTF                        | DEF                        |   | PTF                        | DEF                        |
|---|----------------------------|----------------------------|---|----------------------------|----------------------------|
| Citizen of This State                   | <input type="checkbox"/> 1 | <input type="checkbox"/> 1 | Incorporated or Principal Place of Business In This State     | <input type="checkbox"/> 4 | <input type="checkbox"/> 4 |
| Citizen of Another State                | <input type="checkbox"/> 2 | <input type="checkbox"/> 2 | Incorporated and Principal Place of Business In Another State | <input type="checkbox"/> 5 | <input type="checkbox"/> 5 |
| Citizen or Subject of a Foreign Country | <input type="checkbox"/> 3 | <input type="checkbox"/> 3 | Foreign Nation  | <input type="checkbox"/> 6 | <input type="checkbox"/> 6 |

**IV. NATURE OF SUIT** (Place an "X" in One Box Only)

CONTRACT	TORTS	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES
<input type="checkbox"/> 110 Insurance <input type="checkbox"/> 120 Marine <input type="checkbox"/> 130 Miller Act <input type="checkbox"/> 140 Negotiable Instrument <input type="checkbox"/> 150 Recovery of Overpayment & Enforcement of Judgment <input type="checkbox"/> 151 Medicare Act <input type="checkbox"/> 152 Recovery of Defaulted Student Loans (Excl. Veterans) <input type="checkbox"/> 153 Recovery of Overpayment of Veteran's Benefits <input type="checkbox"/> 160 Stockholders' Suits <input type="checkbox"/> 190 Other Contract <input type="checkbox"/> 195 Contract Product Liability <input type="checkbox"/> 196 Franchise	<b>PERSONAL INJURY</b> <input type="checkbox"/> 310 Airplane <input type="checkbox"/> 315 Airplane Product Liability <input type="checkbox"/> 320 Assault, Libel & Slander <input type="checkbox"/> 330 Federal Employers' Liability <input type="checkbox"/> 340 Marine <input type="checkbox"/> 345 Marine Product Liability <input type="checkbox"/> 350 Motor Vehicle <input type="checkbox"/> 355 Motor Vehicle Product Liability <input type="checkbox"/> 360 Other Personal Injury <b>PERSONAL INJURY</b> <input type="checkbox"/> 362 Personal Injury - Med. Malpractice <input type="checkbox"/> 365 Personal Injury - Product Liability <input type="checkbox"/> 368 Asbestos Personal Injury Product Liability <b>PERSONAL PROPERTY</b> <input type="checkbox"/> 370 Other Fraud <input type="checkbox"/> 371 Truth in Lending <input type="checkbox"/> 380 Other Personal Property Damage <input type="checkbox"/> 385 Property Damage Product Liability	<input type="checkbox"/> 610 Agriculture <input type="checkbox"/> 620 Other Food & Drug <input type="checkbox"/> 625 Drug Related Seizure of Property 21 USC 881 <input type="checkbox"/> 630 Liquor Laws <input type="checkbox"/> 640 R.R. & Truck <input type="checkbox"/> 650 Airline Regs. <input type="checkbox"/> 660 Occupational Safety/Health <input type="checkbox"/> 690 Other	<input type="checkbox"/> 422 Appeal 28 USC 158 <input type="checkbox"/> 423 Withdrawal 28 USC 157 <b>PROPERTY RIGHTS</b> <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark	<input type="checkbox"/> 400 State Reapportionment <input type="checkbox"/> 410 Antitrust <input type="checkbox"/> 430 Banks and Banking <input type="checkbox"/> 450 Commerce <input type="checkbox"/> 460 Deportation <input type="checkbox"/> 470 Racketeer Influenced and Corrupt Organizations <input checked="" type="checkbox"/> 480 Consumer Credit <input type="checkbox"/> 490 Cable/Sat TV <input type="checkbox"/> 810 Selective Service <input type="checkbox"/> 850 Securities/Commodities/Exchange <input type="checkbox"/> 875 Customer Challenge 12 USC 3410 <input type="checkbox"/> 890 Other Statutory Actions <input type="checkbox"/> 891 Agricultural Acts <input type="checkbox"/> 892 Economic Stabilization Act <input type="checkbox"/> 893 Environmental Matters <input type="checkbox"/> 894 Energy Allocation Act <input type="checkbox"/> 895 Freedom of Information Act <input type="checkbox"/> 900 Appeal of Fee Determination Under Equal Access to Justice <input type="checkbox"/> 950 Constitutionality of State Statutes
<b>REAL PROPERTY</b> <input type="checkbox"/> 210 Land Condemnation <input type="checkbox"/> 220 Foreclosure <input type="checkbox"/> 230 Rent Lease & Ejectment <input type="checkbox"/> 240 Torts to Land <input type="checkbox"/> 245 Tort Product Liability <input type="checkbox"/> 290 All Other Real Property	<b>CIVIL RIGHTS</b> <input type="checkbox"/> 441 Voting <input type="checkbox"/> 442 Employment <input type="checkbox"/> 443 Housing/Accommodations <input type="checkbox"/> 444 Welfare <input type="checkbox"/> 445 Amer. w/Disabilities - Employment <input type="checkbox"/> 446 Amer. w/Disabilities - Other <input type="checkbox"/> 440 Other Civil Rights	<b>PRISONER PETITIONS</b> <input type="checkbox"/> 510 Motions to Vacate Sentence <b>Habeas Corpus:</b> <input type="checkbox"/> 530 General <input type="checkbox"/> 535 Death Penalty <input type="checkbox"/> 540 Mandamus & Other <input type="checkbox"/> 550 Civil Rights <input type="checkbox"/> 555 Prison Condition	<b>LABOR</b> <input type="checkbox"/> 710 Fair Labor Standards Act <input type="checkbox"/> 720 Labor/Mgmt. Relations <input type="checkbox"/> 730 Labor/Mgmt. Reporting & Disclosure Act <input type="checkbox"/> 740 Railway Labor Act <input type="checkbox"/> 790 Other Labor Litigation <input type="checkbox"/> 791 Empl. Ret. Inc. Security Act <b>IMMIGRATION</b> <input type="checkbox"/> 462 Naturalization Application <input type="checkbox"/> 463 Habeas Corpus - Alien Detainee <input type="checkbox"/> 465 Other Immigration Actions	<b>PROPERTY RIGHTS</b> <input type="checkbox"/> 820 Copyrights <input type="checkbox"/> 830 Patent <input type="checkbox"/> 840 Trademark <b>SOCIAL SECURITY</b> <input type="checkbox"/> 861 HIA (1395ff) <input type="checkbox"/> 862 Black Lung (923) <input type="checkbox"/> 863 DIWC/DIWW (405(g)) <input type="checkbox"/> 864 SSID Title XVI <input type="checkbox"/> 865 RSI (405(g)) <b>FEDERAL TAX SUITS</b> <input type="checkbox"/> 870 Taxes (U.S. Plaintiff or Defendant) <input type="checkbox"/> 871 IRS—Third Party 26 USC 7609

**V. ORIGIN**

(Place an "X" in One Box Only)

- ☒ 1 Original Proceeding
- ☐ 2 Removed from State Court
- ☐ 3 Remanded from Appellate Court
- ☐ 4 Reinstated or Reopened
- ☐ 5 Transferred from another district (specify)
- ☐ 6 Multidistrict Litigation
- ☐ 7 Appeal to District Judge from Magistrate Judgment

**VI. CAUSE OF ACTION**

Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):

15 U.S.C SECTION 1692

Brief description of cause:

Fair Debt Collection Practices Act

**VII. REQUESTED IN COMPLAINT:**
☐ CHECK IF THIS IS A CLASS ACTION UNDER F.R.C.P. 23

DEMAND \$

CHECK YES only if demanded in complaint:

JURY DEMAND: ☒ Yes ☐ No**VIII. RELATED CASE(S)**

(See instructions):

JUDGE

DOCKET NUMBER

Explanation:

DATE

05/29/2012

SIGNATURE OF ATTORNEY OF RECORD

**IN THE UNITED STATES DISTRICT COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA**

**CASE MANAGEMENT TRACK DESIGNATION FORM**

MAZIE HORSEY and JAMES	:	CIVIL ACTION
JOHNSON	:	
	:	
v.	:	
	:	
NCO FINANCIAL SYSTEMS, INC.	:	NO.

In accordance with the Civil Justice Expense and Delay Reduction Plan of this court, counsel for plaintiff shall complete a Case Management Track Designation Form in all civil cases at the time of filing the complaint and serve a copy on all defendants. (See § 1:03 of the plan set forth on the reverse side of this form.) In the event that a defendant does not agree with the plaintiff regarding said designation, that defendant shall, with its first appearance, submit to the clerk of court and serve on the plaintiff and all other parties, a Case Management Track Designation Form specifying the track to which that defendant believes the case should be assigned.

**SELECT ONE OF THE FOLLOWING CASE MANAGEMENT TRACKS:**

- (a) Habeas Corpus – Cases brought under 28 U.S.C. § 2241 through § 2255. ( )
- (b) Social Security – Cases requesting review of a decision of the Secretary of Health and Human Services denying plaintiff Social Security Benefits. ( )
- (c) Arbitration – Cases required to be designated for arbitration under Local Civil Rule 53.2. (X)
- (d) Asbestos – Cases involving claims for personal injury or property damage from exposure to asbestos. ( )
- (e) Special Management – Cases that do not fall into tracks (a) through (d) that are commonly referred to as complex and that need special or intense management by the court. (See reverse side of this form for a detailed explanation of special management cases.) ( )
- (f) Standard Management – Cases that do not fall into any one of the other tracks. ( )

05/29/2012  
Date

Craig Thor Kimmel  
Attorney-at-law

Plaintiffs, Mazie Horsey & James Johnson  
Attorney for

215-540-8888  
Telephone

877-788-2864  
FAX Number

kimmel@creditlaw.com  
E-Mail Address

FOR THE EASTERN DISTRICT OF PENNSYLVANIA — DESIGNATION FORM to be used by counsel to indicate the category of the case for the purpose of assignment to appropriate calendar.

Address of Plaintiff: 1333 Chase St., Camden, NJ 08104

Address of Defendant: 507 Prudential Rd., Horsham PA 19044

Place of Accident, Incident or Transaction: \_\_\_\_\_  
(Use Reverse Side For Additional Space)

Does this civil action involve a nongovernmental corporate party with any parent corporation and any publicly held corporation owning 10% or more of its stock?

(Attach two copies of the Disclosure Statement Form in accordance with Fed.R.Civ.P. 7.1(a))

Yes ☐ No ☒

Does this case involve multidistrict litigation possibilities?

Yes ☐ No ☒

RELATED CASE, IF ANY:

Case Number: \_\_\_\_\_ Judge \_\_\_\_\_ Date Terminated: \_\_\_\_\_

Civil cases are deemed related when yes is answered to any of the following questions:

1. Is this case related to property included in an earlier numbered suit pending or within one year previously terminated action in this court?  
Yes ☐ No ☒
2. Does this case involve the same issue of fact or grow out of the same transaction as a prior suit pending or within one year previously terminated action in this court?  
Yes ☐ No ☒
3. Does this case involve the validity or infringement of a patent already in suit or any earlier numbered case pending or within one year previously terminated action in this court?  
Yes ☐ No ☒
4. Is this case a second or successive habeas corpus, social security appeal, or pro se civil rights case filed by the same individual?  
Yes ☐ No ☒

CIVIL: (Place ☒ in ONE CATEGORY ONLY)

A. Federal Question Cases:

1. ☐ Indemnity Contract, Marine Contract, and All Other Contracts
2. ☐ FELA
3. ☐ Jones Act-Personal Injury
4. ☐ Antitrust
5. ☐ Patent
6. ☐ Labor-Management Relations
7. ☐ Civil Rights
8. ☐ Habeas Corpus
9. ☐ Securities Act(s) Cases
10. ☐ Social Security Review Cases
11. ☒ All other Federal Question Cases (Please specify) 15 U.S.C. § 1692

B. Diversity Jurisdiction Cases:

1. ☐ Insurance Contract and Other Contracts
2. ☐ Airplane Personal Injury
3. ☐ Assault, Defamation
4. ☐ Marine Personal Injury
5. ☐ Motor Vehicle Personal Injury
6. ☐ Other Personal Injury (Please specify)
7. ☐ Products Liability
8. ☐ Products Liability — Asbestos
9. ☐ All other Diversity Cases

(Please specify)

ARBITRATION CERTIFICATION

(Check Appropriate Category)

- I, Craig Thor Kimmel, counsel of record, do hereby certify:
- ☐ Pursuant to Local Civil Rule 53.2, Section 3(c)(2), that to the best of my knowledge and belief, the damages recoverable in this civil action case exceed the sum of \$150,000.00 exclusive of interest and costs;
- ☐ Relief other than monetary damages is sought.

DATE: 05/29/12

Attorney-at-Law

57100

Attorney I.D.#

NOTE: A trial de novo will be a trial by jury only if there has been compliance with F.R.C.P. 38.

I certify that, to my knowledge, the within case is not related to any case now pending or within one year previously terminated action in this court except as noted above.

DATE: 05/29/12

Attorney-at-Law

57100

Attorney I.D.#

1                   **IN THE UNITED STATES DISTRICT COURT**  
2                   **FOR THE**  
3                   **EASTERN DISTRICT OF PENNSYLVANIA**

4 MAZIE HORSEY and JAMES )  
5 JOHNSON, )

6                   Plaintiffs )

7                   v. )

8                   NCO FINANCIAL SYSTEMS, INC., )  
9                   ) )

10                  Defendant )

**Case No.:**

**COMPLAINT AND DEMAND FOR  
JURY TRIAL**

**(Unlawful Debt Collection Practices)**

11                                   **COMPLAINT**

12  
13           MAZIE HORSEY and JAMES JOHNSON (“Plaintiffs”), by and through  
14 their attorneys, KIMMEL & SILVERMAN, P.C., allege the following against  
15 NCO FINANCIAL SYSTEMS, INC. (“Defendant”):  
16  
17

18                                   **INTRODUCTION**

19           1.     Plaintiffs’ Complaint is based on the Fair Debt Collection Practices  
20 Act, 15 U.S.C. § 1692 *et seq.* (“FDCPA”), which prohibits debt collectors from  
21 engaging in abusive, deceptive, and unfair practices.  
22

## JURISDICTION AND VENUE

2. Jurisdiction of this court arises pursuant to 15 U.S.C. § 1692k(d), which states that such actions may be brought and heard before “any appropriate United States district court without regard to the amount in controversy,” and 28 U.S.C. § 1331 grants this court original jurisdiction of all civil actions arising under the laws of the United States.

3. Defendant conducts business and has an office in the Commonwealth of Pennsylvania, and therefore, personal jurisdiction is established.

4. Venue is proper pursuant to 28 U.S.C. § 1391(b)(1).

## PARTIES

5. Plaintiffs are natural persons residing in Camdon, New Jersey 08104.

6. Plaintiffs are each a person granted a cause of action under the FDCPA. See 15 U.S.C. §1692k(a), and Wenrich v. Cole, 2000 U.S. Dist. LEXIS 18687 (E.D. Pa. Dec 22, 2000).

7. Defendant is a national debt collection company with its corporate headquarters located at 507 Prudential Road in Horsham, Pennsylvania, 19044.

8. Defendant collects, and attempts to collect, consumer debts incurred, or alleged to have been incurred, for personal, family or household purposes on behalf of creditors and debt buyers using the U.S. Mail, telephone and/or internet.

1           9. Defendant is a “debt collector” as that term is defined by 15 U.S.C. §  
2 1692a(6), and repeatedly contacted Plaintiffs in its attempts to collect a debt for  
3 other persons.  
4

5           10. Defendant acted through its agents, employees, officers, members,  
6 directors, heirs, successors, assigns, principals, trustees, sureties, subrogees,  
7 representatives, and insurers.  
8

9  
10                                   **FACTUAL ALLEGATIONS**

11           10. At all relevant times, Defendant was contacting Plaintiffs in an  
12 attempt to collect the debt of another person.  
13

14           11. Upon information and belief, the alleged debt at issue arose out of  
15 transactions, which were primarily for personal, family, or household purposes.  
16

17           12. Beginning in November 2011, and continuing through April 2012,  
18 Defendant repeatedly and continuously contacted Plaintiffs on their home  
19 telephone in an attempt to collect a consumer debt.

20           13. Plaintiffs received phone calls and voicemail messages from  
21 Defendant on a number of occasions from the following phone numbers: (866)  
22 278-1213 and (866) 426-4288, which the undersigned has confirmed are phone  
23 numbers for Defendant.  
24

25           14. Defendant placed repeated calls to Plaintiffs’ home telephone almost

1 everyday, sometimes calling as frequently as four (4) times a day.

2 15. In addition to calling Plaintiffs, Defendant would leave voicemail  
3 messages on Plaintiffs' answering machine.  
4

5 16. Defendant identified the debtors as "LaTonya Horsey" and "Don  
6 Horsey."

7 17. Further, in its messages, Defendant disclosed to Plaintiffs that these  
8 individuals owed a debt, stating, "This is NCO Financial calling for LaTonya  
9 Horsey (or Don Horsey). This is a debt collector attempting to collect a debt.  
10 Please call us (866) 278-1213 and reference ID Code [unintelligible]."  
11

12 18. On numerous occasions, Plaintiffs answered Defendant's calls and  
13 informed them that Plaintiffs are not "LaTonya Horsey" or "Don Horsey," that  
14 "LaTonya Horsey and Don Horsey" do not live with them, and to stop calling  
15 them.  
16

17 15. Defendant's collectors, including Greg Duncan, would argue with  
18 Plaintiffs stating, "you must know LaTonya and Don," and "let me talk to  
19 her/him."  
20

21 16. Out of frustration, Plaintiffs have hung up on Defendant.  
22

23 17. Following Plaintiffs' conversations with Defendant, Defendant failed  
24 to investigate or verify contact information prior to and after calling Plaintiffs.

25 18. Defendant failed to update its records to avoid further harassment of

1 Plaintiffs.

2 19. Instead, Defendant continued to contact Plaintiffs in its attempts to  
3 collect a debt of other people.  
4

5 20. Most recently, Defendant contacted Plaintiffs on April 20, 2012.

6 21. Defendant's actions in attempting to collect the alleged debt were  
7 harassing, abusive and highly deceptive.  
8

9 **DEFENDANT VIOLATED THE FAIR DEBT COLLECTION PRACTICES**  
10 **ACT**

11 22. In its actions to collect a disputed debt, Defendant violated the  
12 FDCPA in one or more of the following ways:

13 **COUNT I**  
14

15 23. Defendant's conduct, detailed in the preceding paragraphs, violated  
16 15 U.S.C. §§1692b(2) and 1692b(3).

17 a. Section 1692b(2) of the FDCPA prohibits a debt collector from  
18 disclosing that a consumer owes a debt when it is  
19 communicating with a person other than the consumer for the  
20 purpose of acquiring location information.  
21

22 b. Section 1692b(3) of the FDCPA prohibits a debt collector from  
23 communicating with any person other than a consumer more  
24 than once unless requested to do so by such person or unless the  
25



1 debt collector reasonably believes that the earlier response of  
2 such person is erroneous or incomplete and that such person  
3 now has correct or complete location information.  
4

- 5 c. Here, Defendant violated §§1692b(2) and 1692b(3) of the  
6 FDCPA by communicating with Plaintiffs more than once  
7 about another person's debt, and disclosing the existence of the  
8 debt to Plaintiffs.  
9

## 10 COUNT II

11 24. Defendant's conduct, detailed in the preceding paragraphs, violated  
12 15 U.S.C. §§1692d and 1692d(5).  
13

- 14 a. Section 1692d of the FDCPA prohibits debt collectors from  
15 engaging in any conduct the natural consequences of which is to  
16 harass, oppress or abuse any person in connection with the  
17 collection of a debt.  
18

- 19 b. Section 1692d(5) of the FDCPA prohibits debt collectors from  
20 causing a telephone to ring or engaging any person in telephone  
21 conversation repeatedly or continuously with the intent to annoy,  
22 abuse, or harass any person at the called number.  
23

- 24 c. Defendant violated §§1692d, and 1692d(5) of the FDCPA when it  
25 caused Plaintiffs' telephone to ring almost everyday, calling at

1 least two (2) times each day, and sometimes calling as frequently  
2 as four (4) times a day, with the intent to annoy, abuse and harass  
3 Plaintiffs.  
4

5 **COUNT II**

6 25. Defendant's conduct, detailed in the preceding paragraphs, violated 15  
7 U.S.C. §1692f.  
8

9 a. Section 1692f of the FDCPA prohibits a debt collector from using  
10 unfair or unconscionable means to collect or attempt to collect any  
11 debt.  
12

13 b. Defendant violated §1692f of the FDCPA when it failed to update  
14 its records to avoid contacting Plaintiffs after Plaintiffs instructed  
15 to stop calling them, that the debtors did not live with them, and  
16 that the telephone number did not belong to the debtors.  
17

18 WHEREFORE, Plaintiffs, MAZIE HORSEY and JAMES JOHNSON,  
19 respectfully pray for a judgment as follows:

- 20 a. All actual compensatory damages suffered pursuant to 15  
21 U.S.C. §1692k(a)(1);  
22  
23 b. Statutory damages of \$1,000.00 for the violation of the FDCPA  
24 pursuant to 15 U.S.C. §1692k(a)(2)(A);  
25

- 1 c. All reasonable attorneys' fees, witness fees, court costs and  
2 other litigation costs incurred by Plaintiffs pursuant to 15  
3 U.S.C. §1693k(a)(3); and  
4  
5 d. Any other relief deemed appropriate by this Honorable Court.  
6

7 **DEMAND FOR JURY TRIAL**

8  
9 PLEASE TAKE NOTICE that Plaintiffs, MAZIE HORSEY and JAMES  
10 JOHNSON, demand a jury trial in this case.

11  
12 DATED: 05/29/12

11 RESPECTFULLY SUBMITTED,

12 KIMMEL & SILVERMAN, P.C.

13  
14 By: \_\_\_\_\_

15 CRAIG THOR KIMMEL

16 Attorney ID # 57100

17 30 E. Butler Pike

18 Ambler, PA 19002

19 Phone: (215) 540-8888 ext. 116

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22  
23  
24  
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